

**Information to identify the case:**

Debtor 1 **Shakemah L Lytle-Johnson**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3211**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_

United States Bankruptcy Court **District of New Jersey**

Case number: **16-30554-SLM**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shakemah L Lytle-Johnson

1/24/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Shakemah L Lytle-Johnson  
 Debtor

Case No. 16-30554-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 4  
 Total Noticed: 124

Date Rcvd: Jan 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2017.

db  
 516468259 +Shakemah L Lytle-Johnson, 509 Magnolia Avenue 2nd FL, Elizabethport, NJ 07206-1406  
 516468262 +Accurate Diagnostic Labs, 3000 Hadley Road, South Plainfield, NJ 07080-1183  
 516468266 +Alan E. Welch, Esq., 4 East Cliff Street, P.O Box 895, Somerville, NJ 08876-0895  
 516468269 +Avis Rent A Car System, 1 Orient Way, Rutherford, NJ 07070-2524  
 516468286 +BioReference Laboratories, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128  
 516468285 +CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 516468287 +CBNA, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032  
 516468291 +CHASE AUTO, PO BOX 24696, COLUMBUS, OH 43224-0696  
 516468283 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: CITIFINANCIAL, 300 SAINT PAUL PL, BALTIMORE, MD 21202)  
 516468284 #+Carl G. Quillen, MD P.A., 2040 Millburn Avenue, Suite 405, Parsippany, NJ 07054-5020  
 516468289 +Carl Zapffe Fenton & Mcgarvey, 2401 Stanley Gault Pkwy, Louisville, KY 40223-4175  
 516468290 +Christopher P. Odogbili, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516468293 +Citi, P.O. BOX 790040, Saint Louis, MO 63179-0040  
 516468306 +Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
 516468310 +Credence Resource Management LLC, P.O Box 2147, Southgate, MI 48195-4147  
 516468315 +Diversified Adj. Services Inc., 600 Coon Rapids Blvd, Minneapolis, MN 55433-5549  
 516468318 +FRESH VIEW SOLUTIONS, P.O.BOX 172285, Denver, CO 80217-2285  
 516468325 +K Jordan, 913 First Avenue, Chippewa Falls, WI 54729-1402  
 516468330 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 516468333 +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
 516468336 +MONROE AND MAIN, 1112 7TH AVE, MONROE, WI 53566-1364  
 516468338 +MONTGOMERY WARD, 1112 7TH AVE, MONROE, WI 53566-1364  
 516468333 +Mason Shoe Company, 1251 1st Avenue, Chippewa Falls, WI 54729-1691  
 516468337 +Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210  
 516468339 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 516468340 +New Jersey Anesthesia Assoc., PO Box 0037, Florham Park, NJ 07932-0037  
 516468341 +New Jersey E-ZPass, 375 McCarter Highway, Newark, NJ 07114-2562  
 516468345 +New Jersey Imaging Network, LLC, 27695 Network Place, Chicago, IL 60673-1276  
 516468346 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846  
 516468352 +ONEMAIN FI, PO BOX 499, HANOVER, MD 21076-0499  
 516468350 +PORTFOLIO RECOVERY ASS, 287 INDEPENDENCE, VIRGINIA BEACH, VA 23462-2962  
 516468351 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 516468354 +Phillips & Cohen Associates, Ltd., P.O Box 5790, Hauppauge, NY 11788-0164  
 516468358 +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
 516468359 +Professional Recovery Consultants, Inc., 2700 Meridian Pkwy, Suite 200,  
 Durham, NC 27713-2450  
 516468360 +Progressive Financial Services, PO Box 22083, Tempe, AZ 85285-2083  
 516468363 +REMEX INC, 307 WALL ST, PRINCETON, NJ 08540-1515  
 516468369 +Robert K. Solodare, Court Officer, PO Box 270, Chatham Twp, NJ 07928-0270  
 516468367 +STU LN TRUST, 701 EAST 60TH STREET NORTH, SIOUX FALLS, SD 57104-0432  
 516468368 +Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020  
 516468371 +Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479  
 516468384 +Subrogation Management Team Ltd., P.O Box 460409, San Antonio, TX 78246-0409  
 516468386 +TD Bank, 688 Parumus Road, Paramus, NJ 07652-1768  
 516468390 +Thalody Medical Associates, 240 Williamson Street, Suite 400, Elizabeth, NJ 07202-3672  
 516468393 +VALLEY NATIONAL BANK, 1460 VALLEY ROAD, WAYNE, NJ 07470-8494  
 516468395 +WebBank, 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101  
 516468396 +Womens HealthCare Imaging, Corp., P.O Box 2185, Union, NJ 07083-2185  
 516468356 +Yvonne Wright-Cadet, MD, PC, 2130 Millburn Ave, Maplewood, NJ 07040-3747  
 516468356 +professional bureau of Collections, PO Box 4157, Englewood, CO 80155-4157

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 24 2017 23:13:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 24 2017 23:13:15 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516468258 +EDI: AAEO.COM Jan 24 2017 22:58:00 AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW,  
 KENNESAW, GA 30144-3672

516468260 +E-mail/Text: mtamsett@adminrecovery.com Jan 24 2017 23:13:40 ADMIN RECOVERY, LLC,  
 45 EARHART DR. SUITE 102, WILLIAMSVILLE, NY 14221-7809

516468265 +E-mail/Text: bk@avant.com Jan 24 2017 23:13:49 AVANT INC, 640 N LASALLE ST,  
 CHICAGO, IL 60654-3731

516468271 EDI: BANKAMER.COM Jan 24 2017 22:58:00 BK OF AMER, PO BOX 982238, EL PASO, TX 79998

516468383 EDI: AISTMBL.COM Jan 24 2017 22:58:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274

516468273 +EDI: CAPITALONE.COM Jan 24 2017 22:58:00 CAP1/BSTBY, PO BOX 30253,  
 SALT LAKE CITY, UT 84130-0253

516468274 +EDI: CAPITALONE.COM Jan 24 2017 22:58:00 CAP1/DAVBR, PO BOX 30253,  
 SALT LAKE CITY, UT 84130-0253

516468276 +EDI: CAPITALONE.COM Jan 24 2017 22:58:00 CAPITAL ONE, PO BOX 5253,  
 CAROL STREAM, IL 60197-5253

District/off: 0312-2

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Form ID: 318

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Total Noticed: 124

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516468277 +EDI: CAPITALONE.COM Jan 24 2017 22:58:00 CAPITAL ONE, PO BOX 30253,  
SALT LAKE CITY, UT 84130-0253  
516468280 +EDI: CAPITALONE.COM Jan 24 2017 22:58:00 CAPITAL ONE BANK USA N, PO BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
516468288 +EDI: CHASE.COM Jan 24 2017 22:58:00 CHASE CARD, P.O. BOX 15298,  
WILMINGTON, DE 19850-5298  
516468294 +EDI: WFNNB.COM Jan 24 2017 22:58:00 COMENITY BANK/ASHSTWRT, PO BOX 182789,  
COLUMBUS, OH 43218-2789  
516468296 +EDI: WFNNB.COM Jan 24 2017 22:58:00 COMENITY BANK/LNBRYANT, PO BOX 182789,  
COLUMBUS, OH 43218-2789  
516468295 +EDI: WFNNB.COM Jan 24 2017 22:58:00 COMENITY BANK/LNBRYANT, 4590 E BROAD ST,  
COLUMBUS, OH 43213-1301  
516468297 +EDI: WFNNB.COM Jan 24 2017 22:58:00 COMENITY BANK/MANDEE, 995 W 122ND AVE,  
WESTMINSTER, CO 80234-3417  
516468298 +EDI: WFNNB.COM Jan 24 2017 22:58:00 COMENITY BANK/NWYRK&CO, 220 W SCHROCK RD,  
WESTERVILLE, OH 43081-2873  
516468299 +EDI: WFNNB.COM Jan 24 2017 22:58:00 COMENITY BANK/VCTRSSEC, PO BOX 182789,  
COLUMBUS, OH 43218-2789  
516468303 +EDI: CONVERGENT.COM Jan 24 2017 22:58:00 CONVERGENT OUTSOURCING, 800 SW 39TH ST,  
RENTON, WA 98057-4975  
516468305 +E-mail/Text: Umesh.Patil@credencerm.com Jan 24 2017 23:13:50 CREDENCE RESOURCE MANA,  
17000 DALLAS PKWY STE 20, DALLAS, TX 75248-1940  
516468309 +EDI: RCSFNBMARIN.COM Jan 24 2017 22:58:00 CREDIT ONE BANK NA, PO BOX 98872,  
LAS VEGAS, NV 89193-8872  
516468272 +EDI: STFC.COM Jan 24 2017 22:58:00 Cach, LLC, 4340 S. Monaco Street, 2nd Fl.,  
Denver, CO 80237-3485  
516468275 +E-mail/Text: cms-bk@cms-collect.com Jan 24 2017 23:13:05 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
516468279 +EDI: CAPITALONE.COM Jan 24 2017 22:58:00 Capital One /David's Bridal, P.O Box 30253,  
Salt Lake City, UT 84130-0253  
516468281 +EDI: CAPITALONE.COM Jan 24 2017 22:58:00 Capital One Bank USA, N.A,  
15000 Capital One Drive, Richmond, VA 23286-0001  
516468300 +EDI: WFNNB.COM Jan 24 2017 22:58:00 Comenity/Lane Bryant, P.O Box 182789,  
Columbus, OH 43218-2789  
516468302 +EDI: CONVERGENT.COM Jan 24 2017 22:58:00 Convergent, 800 SW 39th St.,  
Renton, WA 98057-4975  
516468304 +EDI: CONVERGENT.COM Jan 24 2017 22:58:00 Convergent Outsourcing, Inc., 800 SW Street,  
P.O Box 9004, Renton, WA 98057-9004  
516468307 +E-mail/Text: kzoepfel@credit-control.com Jan 24 2017 23:13:19 Credit Control, LLC,  
5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429  
516468308 +EDI: RCSFNBMARIN.COM Jan 24 2017 22:58:00 Credit One Bank NA, PO Box 98875,  
Las Vegas, NV 89193-8875  
516468311 +EDI: TSYS2.COM Jan 24 2017 22:58:00 DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999  
516468312 +EDI: WFNNB.COM Jan 24 2017 22:58:00 FASHION BUG, PO BOX 84073, COLUMBUS, GA 31908-4073  
516468314 +EDI: AMINFOFP.COM Jan 24 2017 22:58:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,  
SIOUX FALLS, SD 57104-4868  
516468313 +E-mail/Text: mmbk@fenton-mcgarvey.com Jan 24 2017 23:12:41 Fenton & Mcgarvey,  
2401 Stanley Gault Pkwy, Louisville, KY 40223-4175  
516468316 +E-mail/Text: ebnsterling@weltman.com Jan 24 2017 23:13:08 JARED-GALLERIA OF JWLR,  
375 GHENT RD, FAIRLAWN, OH 44333-4601  
516468317 +EDI: JEFFERSONCAP.COM Jan 24 2017 22:58:00 JEFFERSON CAPITAL SYST, 16 MCLELAND RD,  
SAINT CLOUD, MN 56303  
516468319 +E-mail/Text: ebnsterling@weltman.com Jan 24 2017 23:13:08 KAY JEWELERS, 375 GHENT RD,  
FAIRLAWN, OH 44333-4600  
516468321 +EDI: CBSKOHLS.COM Jan 24 2017 22:58:00 KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR,  
MENOMONEE FALLS, WI 53051-7096  
516468322 +EDI: WFNNB.COM Jan 24 2017 22:58:00 LANE BRYANT, 450 WINKS LN, BENSALEM, PA 19020-5943  
516468323 +EDI: WFNNB.COM Jan 24 2017 22:58:00 LANE BRYANT RETAIL/SOA, 450 WINKS LN,  
BENSALEM, PA 19020-5932  
516468324 +E-mail/Text: jgoley@leadersfc.com Jan 24 2017 23:13:06 LEADERS FINANCIAL COMP,  
21 COMMERCE DR FL 1, CRANFORD, NJ 07016-3519  
516468326 +E-mail/Text: camanagement@mtb.com Jan 24 2017 23:13:06 M & T BANK, PO BOX 7678,  
BUFFALO, NY 14240  
516468329 +EDI: MERRICKBANK.COM Jan 24 2017 22:58:00 MERRICK BANK, PO BOX 9201,  
OLD BETHPAGE, NY 11804-9001  
516468327 +EDI: WFNNB.COM Jan 24 2017 22:58:00 Mandee, PO Box 659584, San Antonio, TX 78265-9584  
516468332 +EDI: MID8.COM Jan 24 2017 22:58:00 Midland Funding, LLC, 8875 Aero Dr., Suite 200,  
San Diego, CA 92123-2255  
516468338 +EDI: NAVIENTFKASMSERV.COM Jan 24 2017 22:58:00 NAVIENT, PO BOX 9500,  
WILKES BARRE, PA 18773-9500  
516468344 +E-mail/Text: bnc@nordstrom.com Jan 24 2017 23:12:50 NORDSTROM/TD, 13531 E CALEY AVE,  
ENGLEWOOD, CO 80111-6505  
516468342 +E-mail/Text: ebn@barnabashealth.org Jan 24 2017 23:13:40 Newark Beth Israel Medical Center,  
201 Lyons Avenue, Newark, NJ 07112-2094  
516468343 +E-mail/Text: bnc@nordstrom.com Jan 24 2017 23:12:51 Nordstrom, PO Box 6566,  
Englewood, CO 80155-6566  
516468349 +E-mail/Text: bankruptcies@orangelake.com Jan 24 2017 23:12:41 ORANGE LAKE/WILSON RES,  
8505 W IRLO BRONSON HWY, KISSIMMEE, FL 34747-8217

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Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516468348 +E-mail/Text: bcwrtoff@cablevision.com Jan 24 2017 23:13:59 Optimum, 1111 Stewart Avenue, Bethpage, NY 11714-3533  
516468353 EDI: PRA.COM Jan 24 2017 22:58:00 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541  
516468362 +EDI: RMCB.COM Jan 24 2017 22:58:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
516468361 +EDI: RMCB.COM Jan 24 2017 22:58:00 Retrieval Masters Creditors Bureau, Inc, P.O Box 1235, Elmsford, NY 10523-0935  
516468364 E-mail/Text: bankruptcy@senexco.com Jan 24 2017 23:12:37 Senex Services Corp, 3333 Founders Rd, 2nd Fl., Indianapolis, IN 46268  
516468372 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/CARE CREDIT, C/O PO BOX 965036, ORLANDO, FL 32896-0001  
516468373 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/HOME DESIGN FURN, C/O PO BOX 965036, ORLANDO, FL 32896-0001  
516468374 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007  
516468375 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/JEWELRY ACCENTS, C/O PO BOX 965036, ORLANDO, FL 32896-0001  
516468376 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005  
516468377 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/OLDNAV, PO BOX 965005, ORLANDO, FL 32896-5005  
516468378 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/OLDNAVYDC, PO BOX 965005, ORLANDO, FL 32896-5005  
516468379 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036  
516468380 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005  
516468381 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024  
516468382 +EDI: RMSC.COM Jan 24 2017 22:58:00 SYNCB/WALMART DC, PO BOX 965024, ORLANDO, FL 32896-5024  
516468365 +EDI: SWCR.COM Jan 24 2017 22:58:00 Southwest Credit, 4120 International Pkwy Stel100, Carrollton, TX 75007-1958  
516468366 +EDI: WFNNB.COM Jan 24 2017 22:58:00 Spirit of America NTL BK, 1103 Allen Drive, Milford, OH 45150-8763  
516468385 +EDI: WTRRN BANK.COM Jan 24 2017 22:58:00 TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
516468389 +EDI: WTRRN BANK.COM Jan 24 2017 22:58:00 TNB - TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
516468388 +EDI: RMSC.COM Jan 24 2017 22:58:00 The Home Depot, PO Box 530919, Atlanta, GA 30353-0919  
516468391 +EDI: VERIZONEAST.COM Jan 24 2017 22:58:00 VERIZON, 500 TECHNOLOGY DR STE 30, WELDON SPRING, MO 63304-2225  
516468394 +EDI: BLUESTEM Jan 24 2017 22:58:00 WEBBANK/FINGERHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820  
516468387 +EDI: CITICORP.COM Jan 24 2017 22:58:00 thd/cbna, po box 6497, Sioux Falls, SD 57117-6497

TOTAL: 75

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516468261\* +ADMIN RECOVERY,LLC, 45 EARTHART DR. SUITE 102, WILLIAMVILLE, NY 14221-7809  
516468263\* +Alan E. Welch, Esq., 4 East Cliff Street, P.O Box 895, Somerville, NJ 08876-0895  
516468264\* +Alan E. Welch, Esq., 4 East Cliff Street, P.O Box 895, Somerville, NJ 08876-0895  
516468267\* +Avis Rent A Car System, 1 Orient Way, Rutherford, NJ 07070-2524  
516468268\* +Avis Rent A Car System, 1 Orient Way, Rutherford, NJ 07070-2524  
516468270\* +BioReference Laboratories, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128  
516468278\* +CAPITAL ONE, PO BOX 5253, CAROL STREAM, IL 60197-5253  
516468292\* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: CITIFINANCIAL, 300 SAINT PAUL PL, BALTIMORE, MD 21202)  
516468282\* +Capital One Bank USA, N.A, 15000 Capital One Drive, Richmond, VA 23286-0001  
516468301\* +Comenity/Lane Bryant, P.O Box 182789, Columbus, OH 43218-2789  
516468320\* +KAY JEWELERS, 375 GHENT RD, FAIRLAWN, OH 44333-4600  
516468331\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
516468335\* +Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364  
516468347\* +ONEMAIN FI, PO BOX 499, HANOVER, MD 21076-0499  
516468355\* +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
516468370\* +STU LN TRUST, 701 EAST 60TH STREET NORTH, SIOUX FALLS, SD 57104-0432  
516468392\* +VERIZON, 500 TECHNOLOGY DR STE 30, WELDON SPRING, MO 63304-2225  
516468357\* +professional bureau of Collections, PO Box 4157, Englewood, CO 80155-4157

TOTALS: 0, \* 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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User: admin  
Form ID: 318

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Total Noticed: 124

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com;J101@ecfcbis.com  
Russell L. Low on behalf of Debtor Shakemah L Lytle-Johnson rbear611@aol.com,  
lowlaw505@gmail.com

TOTAL: 3